

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In Re

Karen T. Beltran,

Debtor.

Chapter 13

Case No.: 17-22419

**Debtors' Response to
Objection to Confirmation
of Plan Filed by Deutsche
Bank**

COME NOW THE ABOVE-NAMED DEBTOR, by and through her attorney of record, Wendy Marie Weathers, of Cabanillas and Associates, P.C., and hereby responds to the Objection to Confirmation filed in this case by Deutsche Bank National Trust Company as Trustee for First Franklin Mortgage Loan Trust 2006-FF9, Mortgage Pass-Through Certificates, Series 2006-FF9 (Doc. 12)(“Deutsche Bank”) and in support thereof shows unto the Court the following:

1. This case was commenced by the filing of a voluntary petition with the Clerk of this court on March 21, 2017.
2. The 341(a) meeting of creditors was held and closed on May 26, 2017.
3. The Chapter 13 plan has not yet been confirmed by order of this Court.
4. The plan presently does not provide for arrears due to the shortage in escrow as alleged by secured creditor Deutsche Bank.
5. On or about April 6, 2017, Deutsche Bank filed an Objection to the Confirmation of the Plan of the debtor, by and through attorney Elizabeth L Doyaga, alleging that the Plan does not take into account the arrears in the amount of \$2,848.48 from an escrow shortage.

6. On or about June 21, 2017, Counsel for the Debtor filed an Objection to Proof of Claim No. 3 filed by Deutsche Bank as the plan should not be affected by the shortage of the escrow. Instead, the escrow should be increased for the duration of the 5 years as previously stated if in fact there is a shortage as the Loan Modification provided to the client dated February 8, 2017 indicated that the escrow shortage may be paid throughout 5 years, see Docket No. 20

WHEREFORE, the debtors respectfully requests that the Objection to Confirmation filed by Deutsche Bank be denied and such other and further relief as to the Court may seem just and proper.

Dated: White Plains, New York
June 21, 2017

/s/Wendy M. Weathers
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